

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
SCHAFER, CRAIG ALAN § Case No. 09-01409 CAD  
§  
Debtor(s) §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that R. SCOTT ALSTERDA, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

KENNETH S. GARDNER  
CLERK OF THE COURT  
219 South Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 09/27/2012 in Courtroom 742,

United States Courthouse  
219 South Dearborn Street  
Chicago, Illinois 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_ By: /s/ R. SCOTT ALSTERDA, TRUSTEE

R. SCOTT ALSTERDA, TRUSTEE  
3500 THREE FIRST NATIONAL PLAZA  
70 WEST MADISON AVENUE  
CHICAGO, IL 60602-4283

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	27,309.61
and approved disbursements of	\$	62.63
leaving a balance on hand of <sup>1</sup>	\$	27,246.98

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: R. SCOTT ALSTERDA, TRUSTEE	\$ 3,480.96	\$ 0.00	\$ 3,480.96
Attorney for Trustee Fees: Ungaretti & Harris LLP	\$ 12,035.50	\$ 0.00	\$ 12,035.50
Attorney for Trustee Expenses: Ungaretti & Harris LLP	\$ 177.04	\$ 0.00	\$ 177.04
Charges: Clerk - United States Bankruptcy Court	\$ 250.00	\$ 0.00	\$ 250.00
Other: International Sureties, Ltd.	\$ 62.63	\$ 62.63	\$ 0.00
Total to be paid for chapter 7 administrative expenses			\$ 15,943.50
Remaining Balance			\$ 11,303.48

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 18,642.62 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 60.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	DISCOVER BANK	\$ 14,187.06	\$ 0.00	\$ 8,601.96
000002	Lakewood Condominium Association	\$ 4,455.56	\$ 0.00	\$ 2,701.52
Total to be paid to timely general unsecured creditors				\$ 11,303.48
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ R. SCOTT ALSTERDA, TRUSTEE

*R. SCOTT ALSTERDA, TRUSTEE  
3500 THREE FIRST NATIONAL PLAZA  
70 WEST MADISON AVENUE  
CHICAGO, IL 60602-4283*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 7**  
**United States Bankruptcy Court**  
**Northern District of Illinois**

In re:  
 Craig Alan Schafer  
 Debtor

Case No. 09-01409-CAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: corrinal  
Form ID: pdf006Page 1 of 3  
Total Noticed: 24

Date Rcvd: Aug 30, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2012.

db	+Craig Alan Schafer, 4565 Burnham Dr., Hoffman Estates, IL 60192-3802
13055757	+Battle Creek Health Systems, 1820 44th St. SE, Grand Rapids MI 49508-5006
13055758	+Bellwood Condo Association, P.O. Box 95105, Palatine IL 60095-0105
13055759	+Bernice Hardrit, 1018 C Bellwood Ave., Bellwood, IL 60104-2369
13055760	+Best Buy, Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298
13055761	+Cardmember Services, P.O. Box 15153, Wilmington, DE 19886-5153
13055762	+Carole O'Neill, 2654 N. Douglas, Arlington Heights, IL 60004-2534
13055763	Chase, P.O. Box 9001871, Louisville, KY 40290-1871
13055765	Harris Bank, P.O. Box 6290, Carol Stream, IL 60197-6290
13055767	+Juanita Atterbury, 431 46th Ave., Bellwood IL 60104-1719
13055768	+Katrina Hayood, 106 Mullingar Ct. #2B, Schaumburg, IL 60193-3260
13055770	+Lakewood Condo Assoc., P.O. Box 71889, Chicago, IL 60694-1889
13055772	+Mona Sims, 1032 F Bellwood Ave., Bellwood, IL 60104-2366
13055773	National City Mortgage, P.O. Box 53510, Atlanta, GA 30353-3510
13055774	+Oaklawn Hospital, 200 N. Madison, Marshall MI 49068-1199
13055778	+Taylor, Bean Whittaker, 1417 N. Magnolia Ave., Ocala, FL 34475-9078
13055779	+Vanguard Community Management, 50 E. Commerce Suite 110, Schaumburg IL 60173-5615
13055780	+Village of Schaumburg, 101 Schaumburg Ct., Schaumburg IL 60193-1899
13055781	#+Washington Mutual, P.O. Box 9001123, Louisville, KY 40290-1123
13055782	+Wells Fargo, P.O. Box 10335, Des Moines, IA 50306-0335
13055783	+Windhaven Condo Assoc., 800 E. Northwest Hwy. #800, Palatine, IL 60074-6514

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14006438	E-mail/PDF: mrdiscen@discoverfinancial.com Aug 31 2012 02:52:12	DISCOVER BANK,
	DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025	
13055764	E-mail/PDF: mrdiscen@discoverfinancial.com Aug 31 2012 02:52:12	Discover Card,
	P.O. Box 30395, Salt Lake City, UT 84130-0395	
14093257	+E-mail/Text: ndaily@ksnlaw.com Aug 31 2012 02:05:42	Lakewood Condominium Association,
	c/o Kovitz Shifrin Nesbit, 750 West Lake Cook Rd., Suite 350, Buffalo Grove, IL 60089-2088	
		TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty	Ungaretti & Harris LLP
13055766	##+Juanita Atterberry, 431 46th Ave., Bellwood, IL 60104-1719
13055769	##+Kerice Willis, 242 Marshall Ave., Bellwood, IL 60104-1423
13055771	##+Mini Davenport, 11A Dundee Quater #305, Palatine, IL 60074-1662
13055775	##+Rafat Sultan, 1814 N. 21st Ave., Melrose Park, IL 60160-1922
13055776	##+Tammy Robinson, 424 48th Ave., Bellwood, IL 60104-1726
13055777	##+Taneschia Murphy, 3417 Madison Ave., Bellwood, IL 60104-2117
13055784	##+Yolanda Williams, 208 S. 4th Ave., Maywood, IL 60153-1642

TOTALS: 1, \* 0, ## 7

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: corrinal  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 24

Date Rcvd: Aug 30, 2012

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2012

Signature:



District/off: 0752-1

User: corrinal  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 24

Date Rcvd: Aug 30, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2012 at the address(es) listed below:

Adham Alaily on behalf of Creditor HARRIS N.A. aalaily@ehrenbergeganlaw.com  
Christopher M Brown on behalf of Creditor Chase Home Finance LLC  
northerndistrict@atty-pierce.com, cbrown@atty-pierce.com  
Christopher N. Ackeret on behalf of Creditor Carole O'Neill cackeret@skdaglaw.com  
Dana N O'Brien on behalf of Creditor National City Mortgage dobrien@atty-pierce.com,  
northerndistrict@atty-pierce.com  
Daniel K Robin on behalf of Debtor Craig Schafer danatlaw@aol.com  
Dawn L. Moody on behalf of Creditor Castleford/Hearthstone Homeowners Association  
dlm@kmlegal.com, lsg@kmlegal.com  
Joel P Fonferko on behalf of Creditor Taylor Bean and Whitaker ND-Two@il.cslegal.com  
Jonathan N Rogers on behalf of Creditor Carole O'Neill jrogers@skdaglaw.com  
Josephine J Miceli on behalf of Creditor JPMorgan Chase Bank, National Association  
jmiceli@fisherandshapirolaw.com, BK\_IL\_Notice@fisherandshapirolaw.com  
Michael J Halpin on behalf of Creditor National City Mortgage mhalpin@atty-pierce.com,  
northerndistrict@atty-pierce.com  
Patrick F Ross on behalf of Plaintiff R Alsterda pfross@uhlaw.com,  
kburde@uhlaw.com;rjanczak@uhlaw.com;TEFiester@uhlaw.com;KAMCLoud@uhlaw.com;keedeus@uhlaw.com;sgfe  
ibus@uhlaw.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
R Scott Alsterda on behalf of Trustee R Alsterda rsalsterda@uhlaw.com  
R Scott Alsterda rsalsterda@uhlaw.com, ralsterda@ecf.epiqsystems.com  
Ronald J. Kapustka on behalf of Creditor Lakewood Condominium Association ndaily@ksnlaw.com  
Steven C Lindberg on behalf of Creditor Chase Home Finance LLC bankruptcy@fallaw.com  
TOTAL: 16